

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSEPH WILLIAM GEYER, JR.
JODI LYNN GEYER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Repondents.

Case No.:11-26358

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 24, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/13/2011 and confirmed on 11/23/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		210,101.34
Less Refunds to Debtor	3,169.10	
TOTAL AMOUNT OF PLAN FUND		206,932.24

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,500.00	
Trustee Fee	7,284.70	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,784.70

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: 0G25	863.90	863.90	290.90	1,154.80
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: 0G25	697.57	697.57	0.00	697.57
	AMERICREDIT FNCL SVCS INC* Acct: 0160	22,366.08	22,366.08	6,285.57	28,651.65
	DITECH FINANCIAL LLC Acct: 1728	0.00	131,599.86	0.00	131,599.86
	DITECH FINANCIAL LLC Acct: 1728	16,297.53	16,297.53	0.00	16,297.53
					178,401.41

Priority					
	COLEEN A JEFFREY ESQ Acct:	0.00	0.00	0.00	0.00
	JOSEPH WILLIAM GEYER, JR. Acct:	0.00	0.00	0.00	0.00
	JOSEPH WILLIAM GEYER, JR. Acct:	3,169.10	3,169.10	0.00	0.00
	SCOTT B LANG & ASSOC* Acct:	1,500.00	1,500.00	0.00	0.00
	ELIZABETH FORWARD SD (ELIZABETH T Acct:	2,667.78	2,667.78	567.07	3,234.85
	CLERK, U S BANKRUPTCY COURT Acct: XXXX INC	30.03	30.03	0.00	30.03
					3,264.88

Unsecured					
	MARINE ONE Acct: 7619	8,612.43	8,612.43	3,465.10	12,077.53
	ECMC(*) Acct: 2421	20,003.70	2,026.35	0.00	2,026.35
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 7169	1,135.47	115.02	0.00	115.02
	MIDLAND FUNDING LLC BY AMERICAN IN	3,803.53	385.29	0.00	385.29

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0885				
	DISCOVER BANK(*)	5,081.52	514.75	0.00	514.75
	Acct: 2298				
	GUARDIAN PROTECTION SERVICES**	2,437.15	246.88	0.00	246.88
	Acct: 2678				
	PRA RECEIVABLES MANAGEMENT LLC -	1,387.34	140.54	0.00	140.54
	Acct: 9273				
	PRA RECEIVABLES MANAGEMENT LLC -	2,863.35	290.05	0.00	290.05
	Acct: 6028				
	ER SOLUTIONS INC++	0.00	0.00	0.00	0.00
	Acct: 1419				
	JEFFERSON REGIONAL MEDICAL SVC	0.00	0.00	0.00	0.00
	Acct: 1600				
	SLEEP DISORDER MEDICINE ASSOC++	0.00	0.00	0.00	0.00
	Acct: RJOD				
	WORLD FINANCIAL NETWORK NB	3,541.75	358.78	0.00	358.78
	Acct: 4625				
	AFNI INC***	296.46	0.00	0.00	0.00
	Acct: 5252				
	ELITE RECOVERY ACQUISITIONS LLC (E	1,334.52	135.19	0.00	135.19
	Acct: 2137				
	MIDLAND FUNDING LLC BY AMERICAN IN	499.11	50.56	0.00	50.56
	Acct: 9960				
	MIDLAND FUNDING LLC BY AMERICAN IN	1,385.07	140.31	0.00	140.31
	Acct: 5741				
	US DEPARTMENT OF EDUCATION**	10,242.05	0.00	0.00	0.00
	Acct: 9466				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct: 1728				
					16,481.25

TOTAL PAID TO CREDITORS

198,147.54

TOTAL

CLAIMED 2,697.81

PRIORITY 40,225.08

SECURED 62,623.45

Date: 02/24/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOSEPH WILLIAM GEYER, JR.
JODI LYNN GEYER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:11-26358

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph William Geyer
Jodi Lynn Geyer
DebtorsCase No. 11-26358-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: kthe
Form ID: pdf900Page 1 of 2
Total Noticed: 39

Date Rcvd: Feb 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2017.

db/jdb +Joseph William Geyer, Jr., Jodi Lynn Geyer, 451 Cedar Drive, Elizabeth, PA 15037-2167
 cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 cr ECMC, P.O. Box 75906, St. Paul, MN 55175
 13203524 +AES, P.O. Box 2461, Harrisburg, PA 17105-2461
 13251061 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147
 13236580 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 13203525 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit, P.O. Box 183834, Arlington, TX 76096)
 13241515 +BANK OF AMERICA, N.A., ETAL, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE,
 PLANO, TX 75024-4100
 13203526 +Bank of America, P.O. Box 15222, Wilmington, DE 19886-5222
 13203533 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
 (address filed with court: Home Depot Credit Services, P.O. Box 653000,
 Dallas, TX 75265-3000)
 13203527 +Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
 13203528 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 13284190 +County of Allegheny, % Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6107
 13203529 +Direct Loan Servicing System, P.O. Box 5609, Greenville, TX 75403-5609
 13273255 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 13203532 +Guardian Protection, c/o GJ Allard Esq, 24 Regency Plaza, Glen Mills PA 19342-1001
 13203534 HSBC Card Services, P.O. Box 17332, Baltimore, MD 21297-1332
 13203535 Jefferson Regional Medical Center, P.O. Box 3475, Toledo, OH 43607-0475
 13203536 +Keystone Collections Group, 546 Wendel Road, C/O Litigation Department,
 Irwin, PA 15642-7539
 13203538 #+Sleep Disorder Associates, 1200 Brooks Lane, Suite 130, Clairton, PA 15025-3749
 13553844 United States Department of Education, Claims Filing Unit, P O Box 8973,
 Madison, WI 53708-8973
 13203539 +World Financial Network, P.O. Box 182119, Columbus, OH 43218-2119

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Feb 28 2017 02:48:43 Ditech Financial LLC,
 PO BOX 6154, RAPID CITY, SD 57709-6154
 cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 28 2017 02:55:09
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 cr E-mail/PDF: rmscedi@recoverycorp.com Feb 28 2017 02:41:38
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13205834 +E-mail/Text: EBNProcessing@afni.com Feb 28 2017 02:49:33 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 13203530 E-mail/Text: mrdiscen@discover.com Feb 28 2017 02:48:20 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084
 13207441 E-mail/Text: mrdiscen@discover.com Feb 28 2017 02:48:20 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 14366466 E-mail/Text: bankruptcy.bnc@ditech.com Feb 28 2017 02:48:43
 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 13295453 E-mail/PDF: rmscedi@recoverycorp.com Feb 28 2017 02:41:38 Equable Ascent Financial, LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13527238 E-mail/PDF: rmscedi@recoverycorp.com Feb 28 2017 02:41:38 Granite Recovery LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
 13648385 E-mail/Text: bankruptcy.bnc@ditech.com Feb 28 2017 02:48:43 Green Tree Servicing LLC,
 PO Box 0049, Palatine, IL 60055-0049
 13203537 +E-mail/Text: bankruptcy@marineone.com Feb 28 2017 02:48:10 Marine One, 5000 Quorum Drive,
 Suite 200, Dallas, TX 75254-7405
 13537034 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 28 2017 02:55:19 Midland Funding LLC,
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
 13215434 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2017 02:54:41
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13270282 E-mail/PDF: rmscedi@recoverycorp.com Feb 28 2017 02:40:47 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13240427 E-mail/Text: bnc-quantum@quantum3group.com Feb 28 2017 02:48:53
 Quantum3 Group LLC as agent for, Elite Recovery Acquisitions LLC, PO Box 788,
 Kirkland, WA 98083-0788
 13243883 E-mail/PDF: rmscedi@recoverycorp.com Feb 28 2017 02:41:38
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13214009 E-mail/Text: bnc-quantum@quantum3group.com Feb 28 2017 02:48:53
 World Financial Network National Bank, Quantum3 Group LLC, PO Box 788,
 Kirkland, WA 98083-0788

TOTAL: 17

District/off: 0315-2

User: kthe
Form ID: pdf900

Page 2 of 2
Total Noticed: 39

Date Rcvd: Feb 27, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr Bank of America. N.A.
cr Ditech Financial LLC
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
13214087* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, Texas 76096)
13537766* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13538088* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13280313* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541)
13203531 ##+ER Solutions, Inc., 10750 Hammerly Boulevard, #200, Houston, TX 77043-2317
TOTALS: 3, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 24, 2017 at the address(es) listed below:

Coleen A. Jeffrey on behalf of Joint Debtor Jodi Lynn Geyer langlaw@libcom.com,
langlaw.lang@gmail.com
Coleen A. Jeffrey on behalf of Debtor Joseph William Geyer, Jr. langlaw@libcom.com,
langlaw.lang@gmail.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Jared S. Roach on behalf of Creditor Ditech Financial LLC jroach@reedsmith.com,
bankruptcy-2628@ecf.pacerpro.com;slucas@reedsmith.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Joseph P. Schalk on behalf of Creditor GREEN TREE SERVICING LLC pawb@fedphe.com,
joseph.schalk@phelanhallinan.com
Joshua I. Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Mario J. Hanyon on behalf of Creditor Bank of America. N.A. pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor Bank of America. N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11